



## OUR GOAL

FINMAN project will reach **people with low financial skills** with the aim of **improving their financial literacy education**.

During the project lifetime, the consortium will develop:

- A **modular training course**;
- An **online training platform** and an **online database** with financial experts/organisations;
- A **trainers' guide**;
- A **FINMAN blueprint for cooperation**.

The content produced will cover the **most relevant topics of financial literacy** providing real **life-oriented knowledge**.

It will enable the target group to take **better, well-informed and more responsible financial decisions**.

## About Us

FINMAN (Personal Finance Management Program) is an Erasmus+ KA2 Adult Education project with an overall duration of 24 months.

The team is composed by:

- Ruse Chamber of Commerce and Industry, Bulgaria (<https://www.rcci.bg/>)
- A & A Emphasys Interactive Solutions Ltd, Cyprus (<https://emphasyscentre.com/>)
- UPI - Ijudska univerza Zalec ,Slovenia (<https://www.upi.si>)
- COOPERATION BANCAIRE POUR L'EUROPE, Belgium (<https://cbe.be/>)
- FEUZ (Fundación Empresa-Universidad de Zaragoza), Spain, ([www.feuz.es](http://www.feuz.es))
- ATLANTIS ENGINEERING AE ,Greece (<https://atlantis-engineering.com>)
- EUROCREA MERCHANT SRL, Italy (<http://www.eurocreamerchant.it>)
- IDEC S.A., Greece, (<https://idec.gr/>)

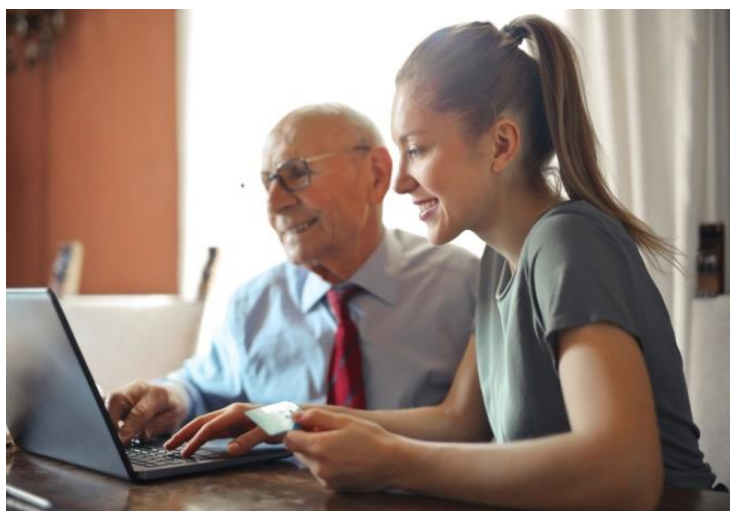


## What has been done so far

To understand the current needs and gaps of the society in regards to financial literacy, the consortium organized focus group discussions in all partner countries.

The discussions were based on 8 main topics: taxes, savings and investment, loans and mortgages, online banking, cybersecurity, pensions, social security and thinking early about the future, personal and business budgeting, and lastly, salary, work contract elements. During the interesting discussions, both experts and end-users shared their concerns and opinions about financial literacy, highlighting in many cases the need for more information provided to society. In some cases, specific particularities of the partner countries were mentioned such as tax policies and contract types.

For more details and information about the conclusions drawn - <https://bit.ly/2R1fiJa>



## Next Steps

Based on the knowledge gaps and the skills needed identified through the focus group activities, the partners are now finalizing the training methodology to be used for the development of the training content.

At the same time, the consortium is defining the responsibilities of each partner for the financial literacy training modules that will be created

